

May 2013 Volume 5, Issue 5

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### Contact DelaWELL

www.delawell.delaware.gov

1-800-556-6106

EMAIL: <a href="mailto:Employee.wellness@state.de.us">Employee.wellness@state.de.us</a>

#### Alere'

https://delawell.alerehealth.com 1-866-674-9103

#### **Contact Statewide Benefits Office**

www.ben.omb.delaware.gov 1-800-489-8933 OR (302) 739-8331

## 2013 Open Enrollment May 13 - May 29, 2013

**Open Enrollment** is your once-a-year opportunity to review your current coverage and choose the medical, dental and vision plan that ensures you receive the health benefits and services that matter most to you. Benefit plan options for health (including prescription), dental and vision will remain the same as of July 1, 2013.

**Watch** for your 2013 Open Enrollment information coming in the mail the week of April 29th. The 2013 Open Enrollment booklet as well as a video about the health plan options will be available for viewing on the Statewide Benefits Office website beginning May 6, 2013 at <a href="https://www.ben.omb.delaware.gov/oe">www.ben.omb.delaware.gov/oe</a>.

To learn more about the healthcare options and programs available to you, plan to attend a benefits health fair in May 2013, at various locations in each county. Health Fair dates and location information can be found at <a href="https://www.ben.omb.delaware.gov/oe">www.ben.omb.delaware.gov/oe</a>.

*Visit* the ePay Announcements website at <a href="http://omb.delaware.gov/epay/announcement.shtml">http://omb.delaware.gov/epay/announcement.shtml</a> to view the 2013 Open Enrollment announcement flyer.

If you have questions about Open Enrollment or your benefits, please contact the Statewide Benefits Office:

Toll-free at 1-800-489-8933 or (302) 739-8331 8:00 a.m. to 4:30 p.m. Monday through Friday

Website: www.ben.omb.delaware.gov

## Complete The 2013 DelaWELL Online Satisfaction Survey May 1 - 31, 2013



#### Here's How:

- 1. Simply log onto the DelaWELL Health Portal by visiting <a href="https://delawell.alerehealth.com">https://delawell.alerehealth.com</a>.
- 2. Once logged in, click on the "Give Us Your Feedback" link located on the left menu on the *DelaWELL Bulletin Board*, then click on the 2013 DelaWELL Online Satisfaction Survey.
- 3. Answer the survey questions and submit them by May 31, 2013.



# 2012-2013 DelaWELL Reward Payout Date Is July 12, 2013: Have You Completed The Necessary Requirements?

All activity requirements must be met no later than <u>May 31, 2013</u> in order to earn a DelaWELL Reward. Visit the DelaWELL Health Portal at <a href="https://delawell.alerehealth.com">https://delawell.alerehealth.com</a>. After you log in, click on the "Track Wellness Credits" link (Located on the left menu under "DelaWELL Program Info") to review your completed activities and incentive eligibility. For questions about wellness activities and incentive eligibility, please call the Alere Helpline at 1-866-674-9103 to speak with a representative.

- Employees who earned the DelaWELL Silver Level Reward \$100 "Early Bird "cash incentive that was paid in the December 14, 2012 paycheck AND went on to earn DelaWELL Gold Level Reward status (Met the purchase requirements and deadline for the Weight Watchers program or completed the participation requirements for a Health Coaching Program or Condition Care Program) between July 1, 2012 and May 31, 2013 will receive a \$100 cash incentive paid in the July 12, 2013 paycheck.
- Employees who earned the DelaWELL Silver Level Reward (Completion of the online Wellness Assessment + Health Screening) between October 16, 2012 and May 31, 2013 will receive a \$100 cash incentive paid in the July 12, 2013 paycheck. Employees who earned the DelaWELL Gold Level Reward (Completion of the online Wellness Assessment + Health Screening + Met the purchase requirements and deadline for the Weight Watchers program or completed the participation requirements for a Health Coaching Program or Condition Care Program) between October 16, 2012 and May 31, 2013 will receive a \$200 cash incentive paid in the July 12, 2013 paycheck.

State non-Medicare eligible pensioners who earned the incentive as noted above will have it applied toward their July 2013 pension check.



Nurse24<sup>ss</sup>
24 hours a day. 7 days a week. Confidential. Free.

# Who can help you make decisions about your health even in the middle of the night?

- ➤ You could search on the web, and get bombarded with tons of information, but who knows if the information you find is right, or if it is medically accurate and up-to-date.
- You could call a friend or relative, but unless they are a medically trained professional, they may not have the best advice.
- You could go to the emergency room. But if your problem is minor, you could end up with a hefty medical bill. Plus, you'll likely spend hours in the waiting room.



No matter the hour, our experienced nurses are available around the clock to discuss any questions or concerns you have about your health and the health of your family.

Nurse24 can help you evaluate your symptoms, zero in on possible conditions and provide you with the information you need right then and there. No waiting.

When you have questions about your healthcare, you know who to call – Nurse24 at (866) 674-9103 or for less urgent questions, chat with a nurse on https://delawell.alerehealth.com



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## **Did You Know?**



The State Employee Benefits Committee (SEBC) is authorized by Delaware Code to establish rules governing State of Delaware employee health care plans. The rules are called the "Group Health Insurance Program (GHIP) Eligibility and Enrollment Rules" and they govern eligibility and enrollment in *all* health, dental, and vision care plans sponsored by the State of Delaware. A complete set of the GHIP Eligibility and Enrollment Rules and applicable policies can be viewed in the "Documentation" section of the Statewide Benefits Office website at <a href="http://www.ben.omb.delaware.gov/">http://www.ben.omb.delaware.gov/</a>.

What is your responsibility regarding coverage if you cover an adult dependent from age 21 to 26?

Adult dependents over age 21 may be covered under a parent's State of Delaware Group Health Insurance Plan (GHIP) until the end of the month in which the adult dependent turns age 26 as required by the Patient Protection and Affordable Care Act (PPACA), otherwise known as "Health Care Reform". The dependent must be a son, daughter, stepchild or adopted child to be considered an adult dependent for purposes of coverage to age 26. Student certification is not required for adult dependents under the age of 24 who are full-time students.

You may still cover an adult dependent who is not a son, daughter, stepchild or adopted child, however they must be under the age of 19 or 24 if a full time student *and* dependent upon you for 50% support and meet other Program rules. (Please see the State of Delaware Group Health Insurance Program Eligibility and Enrollment Rules.) These provisions are also in accordance with PPACA and the Internal Revenue Code which dictates what dependents can be covered on a pretax basis.

If you enroll or are enrolled in a Highmark Blue Cross Blue Shield Delaware (Highmark Delaware) First State Basic, Comprehensive PPO, or Blue Care HMO (IPA) or in the Aetna HMO and you will be covering an adult dependent, you must complete an Adult Dependent Coordination of Benefits form and submit the form to your organization's benefits representative *prior* to June 7, 2013. The Adult Dependent Coordination of Benefits Policy applies as follows:

- If your adult dependent is not a full time student under age 24,
- and is employed full time,
- and the employer offers health care coverage,
- and the employer pays at least 50% of the premium for the least expensive, employee-only coverage,
- then the adult dependent must enroll in the employer's coverage.

Note: This policy does not apply and no form is required if you enroll or are enrolled in the Highmark Delaware or Aetna CDH Gold plans.

The complete policy for covering an Adult Dependent is available on the Statewide Benefits Office website at <a href="http://www.ben.omb.delaware.gov/documents/cob/index.shtml">http://www.ben.omb.delaware.gov/documents/cob/index.shtml</a>



## **Gym Membership Discounts**

Several gyms and fitness centers throughout Delaware have partnered with the DelaWELL Program to offer special discounted pricing for state employees.

To learn more, visit <u>www.delawell.delaware.gov</u>, click on the "Special Discounts" link located on the left menu, then select "Gym Memberships."

## Is Your Spouse Enrolled On Your Health Care Plan?

If you cover your spouse on your State of Delaware Group Health Insurance Plan (GHIP), you must complete an Electronic Spousal Coordination of Benefits Form (ECOB) <u>during Open Enrollment</u>, <u>even if you are not making changes in your benefits</u>. Failure to complete the form will result in a reduction of benefits for your spouse.

Active employees in all State agencies and participating groups must complete the electronic form at <a href="https://secomb.delaware.gov/cob/index.shtml">https://secomb.delaware.gov/cob/index.shtml</a>. Pensioners are also encouraged to use the electronic form, but may submit a paper form to the Pension Office if they do not have access to a computer. The information you enter on the electronic form goes into a secure database, which is transmitted securely to the healthcare carriers. Current information will be deleted from the database on Friday, April 26, 2013, and all forms submitted after Friday, April 26, 2013 will be accepted for 2013 Open Enrollment.

#### TIPS FOR COMPLETING THE FORM:

- Select your carrier (Highmark Blue Cross Blue Shield Delaware (Highmark Delaware) or Aetna) at the top of the first page.
- Take your time and check that the information you enter is correct before submitting the form. If you find that you made a mistake after submitting the form, you will need to complete the entire form again, including checking the boxes in the last section.
- Read each paragraph in the last section before clicking the box. There are 4 boxes to click, and the last one certifies that your information is correct and you understand the paragraphs.
- After you click SUBMIT to send the form to the carrier, click PRINTABLE SUMMARY to print your form. This is your only chance to print a copy of your form.

#### The Spousal Coordination of Benefits Policy

- If your spouse is employed full time,
- and the employer offers health care coverage,
- and the employer pays at least 50% of the premium for the least expensive, employee-only coverage,
- then your spouse must enroll in their employer's health care plan.

#### Additional information:

- If your spouse is required to enroll in their employer's health care plan, that coverage will be primary for your spouse, and the State of Delaware coverage will be secondary.
- If your spouse's employer plan has a deductible, the secondary State of Delaware plan provides coverage during the deductible period.
- All flexible benefits dollars and/or credits available to your spouse are counted as contributions provided by the spouse's employer.
- If your spouse is a partner or owner in a company, please consult the complete Spousal Coordination of Benefits (COB) policy at the link below regarding enrollment requirements.

To review the complete Spousal COB policy and FAQs, go to: www.ben.omb.delaware.gov/cob

## Social Features Of The DelaWELL Health Portal



Alere is committed to engaging participants with social experiences through the DelaWELL Health Portal. Alere currently offers several features focused on the social media aspects of games and community profiles, as well as a new way for participants to connect and share information about healthy living in the real world via the Alere™ Health Portal Blog.

Check out all of the new features by logging on https://delawell.alerehealth.com.

## **Take Advantage Of Weight Watchers Discounted Pricing**

- 1. Weight Watchers Meetings with Monthly Pass With Monthly Pass you can get the convenience of Weight Watchers meetings in your workplace and unlimited meetings in your local community. Get FREE eTools, the Internet weight loss companion that helps you stay on track between meetings. The discounted State of Delaware monthly price for Weight Watchers Meetings with Monthly Pass is \$36.50 per month (Discounted pricing offered NOW through 6/30/14).
- 2. Weight Watchers Online With Weight Watchers Online, you can follow the plan step-by-step entirely online with interactive tools and resources like a weight tracker, progress charts, restaurant guides and much more. It is available in two versions specifically designed for men and women with tailored content that speaks directly to each audience. The discounted State of Delaware monthly price for Weight Watchers Online is \$16.10 per month (Discounted pricing offered NOW through 6/30/14).

Sign-up for a Weight Watchers Program by logging on the DelaWELL Health Portal.

## How Do I Get Weight Watchers At-Work Meetings Started In My Office Or Join An Existing Site?

The minimum number is 15 for an At-Work meeting. If you believe you have enough employees interested in having a meeting at your office, please call 1-800-8-AT WORK. Please be sure to obtain approval from your management team to hold on-site meetings at your workplace, prior to contacting Weight Watchers.

For a list of existing State of Delaware Weight Watchers At-Work Meetings, visit <a href="www.delawell.delaware.gov">www.delawell.delaware.gov</a> and click on the link "List of At-Work Meetings" (located on the left menu under "Weight Watchers Offerings"). Please reach out to the designated "State Contact" listed on the link, if you are interested in attending meetings at one of the sites.

weightwatchers

## Seven Ways To Help Your Teen Find A Summer Job

If you are a parent, you probably already know it's hard for teens to find summer employment. Here are some valuable tips to share with your teen in helping them improve their chances of getting a summer job:



- 1) Tell every adult you come in contact with that you're looking for a job.
- 2) Be neat when completing applications. Use proper spelling, punctuation and capitalization. Don't list odd email addresses.
- 3) Keep voicemail and your home answering machine recording professional.
- 4) Practice interviewing.
- 5) Demonstrate your enthusiastic willingness to do even menial tasks.
- **6)** Memorize three fantastic traits you'll bring to the job, and share them during interviews.
- 7) Use a firm handshake and look the interviewer straight in the eye.

## National Women's Health Week Is May 12 - 18, 2013

As women, we get so busy taking care of others – children, loved ones, friends and pets – that we often neglect our own health. But routine checkups, preventive screenings and immunizations can help you stay healthy and better able to care for yourself and others.



Be sure and share your family history and any health concerns with your doctor. Ask detailed questions and take notes. For example:

- If your doctor tells you to increase your physical activity, find out which exercises are best for you
- If your doctor tells you to eat a low-fat diet, ask for a list of healthy foods
- If breast self-exams confuse you, ask your doctor for more information to help you feel more confident

You can also take advantage of the free and confidential nurseline available to you and your family 24/7, as part of the DelaWELL Health Management Program. You can speak to an experienced nurse about any health concern. Call Nurse24<sup>SM</sup> at **1-866-674-9103** or visit the DelaWELL Health Portal (<a href="https://delawell.alerehealth.com">https://delawell.alerehealth.com</a>) to chat with a nurse online.

## Register For The DelaWELL University Onsite Health Seminar Topics



The onsite health seminars are offered from 12-1pm and 4-5pm at various locations throughout the state. To register for a seminar date, time and location that is convenient for you, please visit <a href="www.delawell.delaware.gov">www.delawell.delaware.gov</a> and click on the "DelaWELL University Onsite Health Seminars" link.

#### May 2013: "Women's Health"

Women's Health Week is May 12 - 18. In recognition of this health observance, the DelaWELL Program is offering "Women's Health" seminars throughout the month of May. Come learn more about the top self-care concerns of women, including:

- Personal Wellness
- Breast cancer, mammography and self-exams
- Nutrition and eating disorders
- Pap smear and preventive screenings
- Skin care
- Menopause



#### June 2013: "Men's Health"

National Men's Health Week is June 10 - 16. In recognition of this health observance, the DelaWELL Program is offering "Men's Health" seminars throughout the month of June. Learn more about the top self-care concerns of men, including:

- General nutrition and exercise
- Prostate problems, testicular cancer and self-exams
- Hair loss and skin care
- Back care and sports injuries

## **Global Employee Health & Fitness Month (May 2013)**

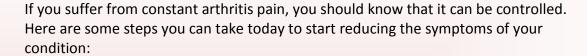
DelaWELL encourages employees to focus on healthy activities this month, which could include:

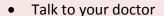


- Quitting smoking
- Eating more fruits, vegetables and whole grains
- Taking the stairs instead of the elevator
- Managing stress
- Cooking dinner at home instead of eating out
- Choosing healthy food options at office meetings or events
- Learning healthy baking substitutions for common ingredients
- Taking lunchtime walks and/or starting a worksite exercise group
- Talking with your doctor and scheduling a preventive exam
- Establishing a healthy meal club at your worksite where employees can share recipes
- Getting involved in a DelaWELL program or activity i.e., Health Coaching, Condition Care, Online Healthy Living Program, DelaWELL University Onsite Health Seminar, etc.

E-mail the DelaWELL staff at <a href="mailto:Employee.Wellness@state.de.us">Employee.Wellness@state.de.us</a> by May 31, 2013 with your "Healthy Activities" story. We would love to know how you focused on your health and fitness during the month of May and what healthy activities you completed. With participant permission, stories will be published on the DelaWELL website and in the WellAWARE newsletter.

## **Arthritis Awareness Month (May 2013)**





- Exercise regularly
- Protect your joints
- Get enough sleep
- Get support from Alere

Alere offers a Musculoskeletal Pain (MSP) Condition Care Program that can help you relieve arthritis pain. You'll have unlimited access to an experience nurse who will give you personalized advice to help you control and avoid painful symptom aggravations. Plus, your nurse can help you prepare for doctor's visits so you can make the most of your time with your physician. This program is completely free and confidential, provided as part of your benefits package. It will support – not replace – your doctor's plan of care.

Let Alere help you live a better life. Call 1-866-674-9103 or for more information visit the DelaWELL Health Portal (<a href="https://delawell.alerehealth.com">https://delawell.alerehealth.com</a>).







# **Motivation Station:** Employee Spotlight

"As a state employee in law enforcement, I can wear my uniform with pride now knowing that I am helping to set the example. My unhealthy lifestyle for 20 plus years caught up to me, but it didn't mean I couldn't change. I did, and now my future is more promising."

## **Lieutenant Robert J. Heishman**

James T. Vaughn Correctional Center Department of Correction (DOC)



"First, before I share my journey I want to say thank you to Governor Markell and the State of Delaware for promoting health and fitness. My journey began in March 2012... After taking a shower, I got out, stood in front of the mirror and took a good long hard look at myself. I don't know how to really explain it, but that's when I realized just how large I had allowed myself to become. I weighed myself, I was 220 lbs. The month prior to that I had been to my family doctor and complained of heart burn and other health-related problems. My doctor prescribed me an acid reflux medicine and she had my cholesterol checked. My total cholesterol results came back showing over 250 mg/dL.

So, on this particular day around 4:00 p.m., my journey began. I got dressed and told my wife to get the kids. That evening I walked about four miles. The next day I did the same thing. I also made the decision to stop drinking soda and eating so many chips. I continued this pattern for about a week. My initial goal was to drop some weight. The next week, I checked into a local gym. I tried a one week free trial. I got on the Elliptical machine because I wanted something that would be easy on the knees. I really like the Elliptical now. At first, I had to learn to coordinate myself. As the weeks passed, I was throwing in some jogging with my walks. I was doing 3.2 miles and my time was 55 minutes at first. I joined a gym and continued working out on the Elliptical. I was also doing some work with weights.

All along I kept getting the e-mails from DelaWELL, so I decided to participate. I got a DelaWELL Health Coach and she is fantastic. I started reading the articles and marking my progress. As time went on I was losing weight. My goal now was to get into the 180's by July. By the time June arrived, I was running more than I was walking. I had invested in a good high quality pair of running shoes and that really helped. I decided to start learning more about Delaware State Parks. I took advantage of the weekends and would take the family out to a different park. Cape Henlopen, Killens Pond, Glasgow and many others. I would try to find a park with a trail. My seven year old son loved to go with me.

I still kept in touch with my DelaWELL Health Coach. I told her that I watched a lot of motivational videos on YouTube and listened to a lot of motivational speeches. Listening to clips from Rocky movies also helped me. Because lets be real, there are just some days when you don't want to run or work out. So, I use those videos and music to just get my mind in the right frame. July comes and I hit my goal, I am at 189 lbs. I started playing racquetball with a friend. Anything I could find just to mix it up. I continued this until August. Then I hit a plateau. I started talking about it with my DelaWELL Health Coach who helped guide me with my nutrition. That helped and I learned that I was actually not eating enough. I also learned how to keep an eye on my sodium levels.

Now, ready for some results? Remember my cholesterol? I scheduled myself for a DelaWELL Health Screening and my total cholesterol was at 103 mg/dL. Everything was in the excellent range! My blood pressure is 112/66 mm Hg and my resting pulse is 48. I have lost 40 lbs. and over 15 inches off my waist. I have no more issues with acid reflux and I am no longer on any type of cholesterol medication. As a state employee in law enforcement, I can wear my uniform with pride now knowing that I am helping to set the example. My unhealthy lifestyle for 20 plus years caught up to me, but it didn't mean I couldn't change. I did, and now my future is more promising."

Has the DelaWELL program impacted your overall health? Do you have a success story that will encourage your co-workers along their path to wellness? If so, we would like to hear from you! Send us an e-mail at <a href="mailto:Employee.Wellness@state.de.us">Employee.Wellness@state.de.us</a> for possible posting in an upcoming edition of WellAWARE and on the DelaWELL website.

To read more participant health testimonies, visit www.delawell.delaware.gov and click on the "Motivation Station" link.

## Healthy Recipe

## **Zucchini Gratin**

What's the secret to this easy low-fat gratin? Fatfree half-and-half adds a dairy richness without the fat.

Takes Under 30 minutes Makes 4 servings

#### **INGREDIENTS:**

- 2 teaspoons olive oil
- 1 pound (500 g) medium zucchini and/or yellow squash, cut into 1/2 inch- (1.25 cm) wide slices
- 2 cloves garlic, chopped
- 1/4 cup (60 ml) fat-free half-and-half
- 1/2 teaspoon salt
- 1/4 teaspoon freshly ground black pepper
- 1/2 cup (20 g) grated Asiago or Fontina cheese

#### **PREPARATION:**

- 1. Preheat the broiler. Lightly grease a 1-quart gratin dish; set aside.
- 2. Heat oil in a large skillet over medium heat.
  Add zucchini and garlic, and brown for about 5
  minutes. Reduce heat to low, cover and cook
  until soft, about 8 minutes more. Transfer the
  vegetables to the prepared gratin dish. Drizzle
  on half-and-half. Season with salt and pepper.
  Sprinkle with cheese. Broil under the hot broiler
  until the cheese is melted and golden, 2 to 3
  minutes.

NUTRITIONAL

INFO

PER SERVING

62 Calories

3g Fat

1g Saturated fat

Og Trans Fat

Og Protein

бg Carbohydrate

2g Fiber

78mg Sodium

75mg Calcium

For more great healthy recipes, visit the DelaWELL Health Portal at <a href="https://delawell.alerehealth.com">https://delawell.alerehealth.com</a>.



## The Fitness Guru Says...

## Question of the Month: "What Does High Blood Pressure Do To The Body?"

Dear Employee,

May is National High Blood Pressure Education Month. Many people have high blood pressure, also known as hypertension, for years without knowing it. You may not feel anything is wrong, but high blood pressure can permanently damage your arteries, heart, brain, eyes and kidneys before you feel anything. That's why high blood pressure is frequently called the "silent killer."

While blood pressure can change from minute to minute with changes in posture, exercise, stress or sleep, it should normally be less than 120/80 mm Hg (less than 120 (systolic) AND less than 80 (diastolic)) for an adult age 20 or over.

#### By keeping your blood pressure in the healthy range, you are:

- Reducing your risk of the walls of your blood vessels from becoming overstretched and injured
- Reducing your risk of having a heart attack or stroke and developing heart failure, kidney failure and peripheral artery disease
- Protecting your entire body so that your tissue receives regular supplies of blood that is rich in the oxygen it needs

### There are eight main ways you can control your blood pressure:

- Eat a better diet, including reducing sodium (salt)
- Enjoy regular physical activity
- Maintain a healthy weight
- Manage stress
- Avoid tobacco smoke
- Comply with medication prescriptions
- If you drink, limit alcohol
- Understand hot tub safety

Source: American Heart Association

Looking for help and support? Alere's Condition Care Program can help you reduce the risks associated with high blood pressure by working with an experienced nurse by phone, online chat or secure email when it's convenient for you – including night and weekend hours. Discuss ways to be less sedentary, reduce your sodium intake and ask questions about your medication. Your nurse will provide you with the tools and motivation you need to succeed.

Call 1-866-674-9103 to enroll or visit the DelaWELL Health Portal (https://delawell.alerehealth.com) to learn more.

Best of Health!

F.G. (a.k.a. Fitness Guru)